

Issue 69: INSIDER'S EDGE: Coming to America—Student and Temporary Work Visas



Dear Marge,

What benefits are individuals who are in the country on a student visa eligible for? Do these individuals qualify for anything other than emergency medical coverage? For example, we have a person who is here on a student visa for over 5 years and his wife is here as a dependent on his visa. Would she be eligible for anything other than emergency medical coverage? Thank you!

--Caseworker with Questions

Great question! Since other readers are also curious about the eligibility of individuals with temporary work visas, I'm going to tackle that question too.

Medicaid Eligibility

Individuals with valid non-immigrant visas, such as those here on student visas or temporary work visas, do **not** qualify for Medicaid. The length of their visa, even if it is over five years, does not matter.

Individuals who do not qualify for Medicaid, but who do meet the other eligibility requirements (such as income) are eligible for emergency medical services. If the wife is pregnant, she would be eligible for limited Medicaid coverage that would pay for her labor and delivery charges in addition to any emergency services.

Qualified Health Plans (QHPs)—Options through Maryland Health Connection

Thanks to the Affordable Care Act, lawfully present immigrants at any income level up to 400% FPL who are ineligible for Medicaid are eligible for advance premium tax credits (APTC) and cost sharing reductions (CSR) to reduce the cost of coverage through a QHP. To qualify, such individuals must be lawfully present and meet all of the other APTC eligibility criteria.

For purposes of qualifying for QHP coverage, individuals in the United States on student visas and temporary work visas are considered lawfully present. This means that the husband and wife are eligible to apply for QHP coverage and may be eligible for APTC/CSR.

That's it for now! Have a question? Send it my way, dhmh.medicaidmarge@maryland.gov.